

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Avaneesh Dubey, et al.

Serial No.: 10/810,817

Filed: March 29, 2004

For: METHOD AND SYSTEM FOR  
ASSOCIATING A COLLATERAL  
AGREEMENT WITH A RECEIVABLE

Examiner: Elizabeth H. ROSEN

Art Unit: 3692

Confirmation No.: 9999

**RESPONSE TO OFFICE ACTION**

Mailstop: Amendments  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action, dated March 5, 2008, kindly amend the application as follows:

Amendments to the Claims begin on page 2.

Remarks begin on page 6.